

ECONOMICINCLUSION.GOV

Results from the 2009 FDIC National Survey of Unbanked and Underbanked Households



Summary Table: Top 20 Metropolitan Statistical Areas (MSA)

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All U.S. Households	118,574	100.0	9,085	7.7	21,276	17.9	83,399	70.3	4,813	4.1
Atlanta-Sandy Springs-Marietta, GA*	2,128	100.0	192	9.0	413	19.4	1,439	67.6	84	3.9
Baltimore-Towson, MD	1,045	100.0	72	6.9	221	21.2	725	69.3	27	2.6
Boston-Cambridge-Quincy, MA-NH	1,787	100.0	71	3.9	204	11.4	1,420	79.4	93	5.2
Chicago-Naperville-Joliet, IL-IN-WI*	3,350	100.0	248	7.4	463	13.8	2,532	75.6	107	3.2
Dallas-Fort Worth-Arlington, TX*	2,312	100.0	251	10.9	544	23.5	1,433	62.0	84	3.7
Detroit-Warren-Livonia, MI	1,724	100.0	171	9.9	310	18.0	1,177	68.3	65	3.8
Houston-Baytown-Sugar Land, TX	2,016	100.0	214	10.6	423	21.0	1,269	62.9	111	5.5
Los Angeles-Long Beach-Santa Ana, CA	4,426	100.0	406	9.2	637	14.4	3,095	69.9	288	6.5
Miami-Fort Lauderdale-Miami Beach, FL	2,199	100.0	186	8.4	286	13.0	1,580	71.9	147	6.7
Minneapolis-St Paul-Bloomington, MN-WI*	1,294	100.0	36	2.8	116	8.9	1,113	86.0	30	2.3
NY-Northern NJ-Long Island, NY-NJ-PA*	7,211	100.0	691	9.6	1,069	14.8	4,979	69.0	472	6.5
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,228	100.0	168	7.5	410	18.4	1,572	70.6	78	3.5
Phoenix-Mesa-Scottsdale, AZ	1,737	100.0	91	5.3	263	15.1	1,337	77.0	46	2.7
Riverside-San Bernardino, CA	1,305	100.0	150	11.5	221	16.9	883	67.7	50	3.9
San Diego-Carlsbad-San Marcos, CA	1,065	100.0	43	4.0	136	12.8	838	78.6	48	4.5
San Francisco-Oakland-Fremont, CA	1,570	100.0	74	4.7	161	10.2	1,256	80.0	79	5.0
Seattle-Tacoma-Bellevue, WA	1,413	100.0	49	3.5	244	17.2	1,102	78.0	19	1.3
St. Louis, MO-IL*	1,171	100.0	88	7.5	262	22.4	772	65.9	49	4.2
Tampa-St. Petersburg-Clearwater, FL	1,177	100.0	55	4.7	223	19.0	850	72.2	48	4.1
Washington-Arlington-Alexandria, D.C.-VA-Maryland-WV*	2,134	100.0	131	6.2	321	15.0	1,561	73.1	122	5.7

Notes:

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., "householder"), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, FDIC [Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D of the full report, FDIC Technical Notes. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.